

ABSTRACT OF THE DISCLOSURE

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Apparatus and method for providing employee benefits information, including a receiver for receiving a request for employee benefits information, a submission of a claim for an employee benefit, or a request for a status of a claim for an employee benefit, a database for storing employee benefits information including healthcare insurance information, disability insurance information, or life insurance information, and pension benefits information or retirement benefits information, a processing device for processing the request for employee benefits information, wherein the processing device is capable of processing information regarding the submission of a claim or the request for a status of a claim, wherein the processing device generates a message containing a response to the request for employee benefits information, and a transmitter for transmitting the message to a communication device associated with an employee, a benefits beneficiary, an employer, or a benefits administrator.